



Commonwealth of Massachusetts Group Insurance Commission Guidelines

When to enroll in Medicare if you are age 65 or older

Status	Employer	Sign up for Part A	Sign Up for Part B	When to apply	Part B penalty for late enrollment
Active, age 65 or older. Health coverage thru the state	State	Yes	No	Retirement (3 months before or 3 months after)	None, if you follow this schedule
Retired, no other job. Health coverage thru the state	None	Yes	Yes	Retirement (3 months before or After 65 th birthday)	None, if you follow this schedule
Retired from state. Working elsewhere. Health coverage thru non- state plan	Non-state employer Enrolled in GIC health plan	Yes	Yes	Retirement from private industry (3 months before or 3 months after)	None, if you follow this schedule
Retired from state. Working elsewhere Health coverage thru the state	Non-state employer Not enrolled in GIC health plan	Yes	Yes	3 months before or after 65 th birthday	None, if you follow this schedule
Retired, spouse works elsewhere and has family coverage. Retiree has no health coverage thru the state.	State retiree not employed	Yes	No	As soon as spouse retires from non- state job	None, if you follow this schedule